

Hartford Accident + Indemnity Co.

1930

[Hartford, CT]

BURGLARY INSURANCE DEPARTMENT

Policy No. R. **96885**

Hartford Accident and Indemnity Company



Hartford, Connecticut

ISSUED TO

Howland Wood

EXPIRES May 2nd 1930

_____**IMPORTANT**_____

PLEASE READ YOUR POLICY

W. F. OSBORN
SHORE & COUNTRY
PROPERTIES
WESTPORT, CONN.

Hartford Accident and Indemnity Co.

Hartford, Connecticut

INCORPORATED 1913

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BURGLARY INSURANCE DEPARTMENT

FRANK R. AIKIN, Superintendent

THE Hartford Accident and Indemnity Company

HARTFORD, CONNECTICUT



(Hereinafter called the Company)

Does Hereby Agree with the Assured NAMED AND DESCRIBED AS SUCH IN
ITEM I OF THE DECLARATIONS FORMING PART HEREOF:

- Loss from Premises** I. TO INDEMNIFY the assured FOR ALL LOSS BY BURGLARY, ROBBERY, THEFT OR LARCENY, of any of the property described in Clause 1, Clause 2, Sections (a) and (b) of Clause 3 and Clause 4 of Item 8 of the Declarations, and stated therein to be insured thereunder, from within the premises occupied by the assured and as hereinafter defined, committed by a guest or by any domestic servant or other employee of the assured, or by any person whose property is not covered hereby;
- Loss from Safe Deposit Boxes** II. TO INDEMNIFY the assured FOR ALL LOSS BY BURGLARY, ROBBERY, THEFT OR LARCENY, committed as aforesaid, of such property from within any safe deposit box in a vault in any bank or trust or safe deposit company situate in the United States of America or the Dominion of Canada;
- Damage** III. TO INDEMNIFY the assured FOR ALL DAMAGE (except by fire) to such property and premises caused by such Burglary, Robbery, Theft or Larceny, or attempt thereat;
- Personal Hold-up** IV. TO INDEMNIFY the assured (if insurance is provided in Clause 5 of Item 8 of the Declarations but not otherwise) FOR ALL LOSS OR DAMAGE BY ROBBERY, outside the premises, of money and securities not exceeding \$50.00, and jewelry, watches, clothing and articles of personal adornment, owned by any of the persons whose property is covered hereby as specified in Condition A hereof, provided such loss or damage shall occur within the limits of the United States of America or the Dominion of Canada. "Robbery" as used herein shall mean a felonious and forcible taking of such property from any of the individuals covered hereby, who is over eighteen years of age, accompanied by bodily injury or threat of bodily injury to the person from whom the property is taken, or by putting such person in fear of bodily injury.
- Limits of Indemnity** V. THE COMPANY'S LIABILITY is limited as specified in the several Clauses of Item 8 of the Declarations, and subject to such limits as respects each Clause (which limits shall include the amounts specified in Conditions C and D), the total liability of the company is limited to the total amount of insurance as stated in Item 9.
- Policy Period** VI. THIS AGREEMENT shall apply only to loss or damage as aforesaid, occurring within the policy period defined in Item 7 of the Declarations or within any extension thereof under Renewal Certificate issued by the company.

THIS AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

- Property Insured** A. It is agreed that the insurance provided by Paragraphs I, II and III of this policy shall apply to all such property owned by the assured or by any permanent member of the household of the assured who does not pay board or rent, or by a relative of the assured permanently residing with him, but shall not apply to any property owned by a domestic servant or other employee of the assured.
- Definition of Premises** B. (1) If the assured occupies the entire building designated in the Declarations, "premises" as used in this policy shall mean the interior of such entire building. (2) If two families occupy the building so designated, "premises" as used in this policy shall mean the interior of only that part of such building which is occupied by the assured. (3) If more than two families occupy the building so designated, "premises" as used in this policy shall mean the interior of only the apartment or rooms as specified in Item 4 of the Declarations, but excluding entrances, porches, halls, stairways, elevators and dumbwaiters not used by the assured exclusively.
- Porches, Basement, Laundries, Storerooms, Entrances** C. (1) If the premises are located in a building occupied by not more than two families, One Hundred Dollars (\$100.00) and no more of the insurance hereunder shall apply to property (excluding money and securities) hereby insured, while contained within entrances and porches not completely within such building but which are a part thereof. (2) If the premises are located in a building occupied by more than two families, One Hundred Dollars (\$100.00) and no more of the insurance hereunder shall apply to property (excluding money and securities) hereby insured, while contained within basements, laundries and rooms, in or attached to such building and provided for the common use of the assured and other tenants therein, or while contained within porches and storerooms, similarly located, but which are provided for the sole use of the assured exclusively. In no event shall the company be liable for more than One Hundred Dollars (\$100.00) under this Condition C.
- Garages, Stables and Outbuildings** D. One Hundred Dollars (\$100.00) and no more of the insurance hereunder shall apply to property hereby insured, while contained within a private garage, stable or outbuilding occupied by the assured and located in or adjacent to the building containing the premises. In no event shall the company be liable for loss of or damage to money, securities, motorcycles, automobiles, or their equipment or appurtenances, contained within any such garage, stable or outbuilding. In no event shall the company be liable for more than One Hundred Dollars (\$100.00) under this Condition D.
- Occupied and Vacant** E. The premises shall be deemed to be "occupied" within the meaning of this policy while the assured or any member of his household is actually in the premises, or so long as any one of his domestic servants or caretakers is in charge of the premises and remains therein every night. Under all other circumstances the premises shall be deemed "vacant" for the purpose of this insurance.
- Permissible Vacancy** F. The assured is permitted to leave the premises vacant for not more than four months in all in any policy year. Such four months' vacancy, or any specific extension thereof by endorsement attached to this policy, is herein called "permissible vacancy". During permissible vacancy this policy shall cover in full as written, provided notice of loss or damage shall be given immediately upon discovery thereof and not later than fifteen days after the termination of such permissible vacancy, in the manner and as required in Condition I. In no event shall the company be liable for any loss or damage occurring during any period of vacancy in excess of permissible vacancy except as provided in Condition G.

DECLARATIONS

Number R. 96885

- Item 1. Name of assured is HOWLAND WOOD
- Item 2. Location of the premises containing the property hereby insured is
W/S Newtown Avenue, Westport, Fairfield, Connecticut
(Street and Number) (City or Town) (County) (State)
- Item 3. The building is fully described as follows:
(State whether private residence, two-family house, boarding or lodging house, apartment house, apartment hotel or flat house)
Private Residence
- Item 4. The portion of the building occupied by the assured and herein called "the premises" as defined in Condition B, is Entire
(If the premises are located in an apartment or flat house, or in an apartment hotel, specify floor and apartment or suite number)
- Item 5. The premises are occupied for private residence purposes only, except as herein stated:
No exceptions
- Item 6. There is a regular attendant at front door, hall or elevator, except as herein stated:
No such Attendant
- Item 7. The policy period shall be from May 2nd, 1929 to May 2nd, 1930 at 12 o'clock noon, standard time, at the location of the premises as to each of said dates.
- Item 8. The insurance provided by this policy and the premium therefor applies specifically as stated below in Clauses 1 to 5 respectively.

100% Form	CLAUSE 1	Insurance	Premium
On money, securities, and stamp and coin collections, to an amount not exceeding \$50.00; and on watches, necklaces, gems, precious and semi-precious stones, jewelry, articles of gold, platinum, and sterling silver, furs, wearing apparel, laces, rugs, tapestries, pictures, paintings, plated ware and all other household goods and personal property common in residences generally, including professional instruments, electric light, plumbing, gas and water fixtures, but excluding wines, liquors and other alcoholic beverages, and articles enumerated in and specifically covered in whole or in part under Clause 4 of this Item hereof.		\$ 1,000.	\$ 15.13

50% Form	CLAUSE 2	Insurance	Premium
On money, securities, and stamp and coin collections to an amount not exceeding \$50.00; and on watches, necklaces, gems, precious and semi-precious stones, jewelry, articles of gold, platinum, sterling silver, fur and articles containing fur which represents their principal value, to an amount not exceeding 50% of the total amount of insurance under this Clause; and on wearing apparel (excluding furs and articles containing fur which represents their principal value), laces, rugs, tapestries, pictures, paintings, plated ware, and all other household goods and personal property common in residences generally, including professional instruments, electric light, plumbing, gas and water fixtures, but excluding wines, liquors and other alcoholic beverages, and articles enumerated in and specifically covered in whole or in part under Clause 4 of this Item hereof.		\$ Nil	\$ Nil

Divided Form	CLAUSE 3	Insurance	Premium
Sec. (a). On watches, necklaces, gems, precious and semi-precious stones, jewelry, articles of gold, platinum, and sterling silver; furs and articles containing fur which represents their principal value. In no event shall this Section apply to articles enumerated in and specifically covered in whole or in part under Clause 4 hereof.		\$ Nil	\$ Nil
Sec. (b). On money, securities, and stamp and coin collections, to an amount not exceeding \$50.00; and on wearing apparel, laces, rugs, tapestries, pictures, paintings, plated ware, and all other household goods and personal property common in residences generally, including professional instruments, electric light, plumbing, gas and water fixtures, but excluding wines, liquors and other alcoholic beverages and all property described in Section (a) and Clause 4 hereof.		\$ Nil	\$ Nil

Specific Form	CLAUSE 4	Insurance	Premium
On articles separately and specifically described and insured as follows:to an amount not exceeding		\$ Nil	\$ Nil
.....to an amount not exceeding		\$ Nil	\$ Nil

Personal Hold-up	CLAUSE 5	Insurance	Premium
As provided in Paragraph IV (Personal Hold-up).		\$ Nil	\$ Nil

Totals, \$ 1,000. \$ 15.13

- Item 9.
- Item 10. The premium is payable \$.....in advance, \$.....on first anniversary, and \$.....on second anniversary.
- Item 11. The assured's occupation and business are Curator of Museum of Art
(State position and also kind of business)
- Item 12. The assured's business address is.....
(Also state name under which business is transacted or name of firm with which assured is connected)
- Item 13. The assured has not sustained, nor received indemnity for, any loss or damage by burglary, robbery or theft within the last five years, except as herein stated:
No exceptions
- Item 14. No burglary, robbery or theft insurance applied for or carried by the assured has been declined or canceled by any company, within the last five years, except as herein stated: No exceptions

Short Rate Cancellation Tables

Policies Issued for Term of One Year

Policy in Force	Per Cent. of Annual Prem.	Policy in Force	Per Cent. of Annual Prem.
1 day	. . . 2	50 days	. . . 28
2 days	. . . 4	55 "	. . . 29
3 "	. . . 5	60 " or 2 mos.	30
4 "	. . . 6	65 "	. . . 33
5 "	. . . 7	70 "	. . . 36
6 "	. . . 8	75 "	. . . 37
7 "	. . . 9	80 "	. . . 38
8 "	. . . 9	85 "	. . . 39
9 "	. . . 10	90 " or 3 mos.	40
10 "	. . . 10	105 "	. . . 45
11 "	. . . 11	120 " or 4 mos.	50
12 "	. . . 12	135 "	. . . 55
13 "	. . . 13	150 " or 5 mos.	60
14 "	. . . 13	165 "	. . . 65
15 "	. . . 14	180 " or 6 mos.	70
16 "	. . . 14	195 "	. . . 73
17 "	. . . 15	210 " or 7 mos.	75
18 "	. . . 16	225 "	. . . 78
19 "	. . . 16	240 " or 8 mos.	80
20 "	. . . 17	255 "	. . . 83
25 "	. . . 19	270 " or 9 mos.	85
30 " or 1 mo.	20	285 "	. . . 88
35 "	. . . 23	300 " or 10 mos.	90
40 "	. . . 26	315 "	. . . 93
45 "	. . . 27	330 " or 11 mos.	95
		360 " or 12 mos.	100

Policies Issued for Term of Three Years

Policy in Force	Per Cent. of 3-yr. Prem.	Policy in Force	Per Cent. of 3-yr. Prem.
1 mo.	. . . 7.4	19 mos.	. . . 55.4
2 mos.	. . . 11.1	20 "	. . . 58.0
3 "	. . . 14.8	21 "	. . . 60.7
4 "	. . . 18.5	22 "	. . . 63.3
5 "	. . . 22.2	23 "	. . . 65.9
6 "	. . . 25.9	24 "	. . . 68.5
7 "	. . . 27.8	25 "	. . . 71.2
8 "	. . . 29.6	26 "	. . . 73.8
9 "	. . . 31.5	27 "	. . . 76.4
10 "	. . . 33.3	28 "	. . . 79.0
11 "	. . . 35.2	29 "	. . . 81.7
12 "	. . . 37.0	30 "	. . . 84.3
13 "	. . . 39.6	31 "	. . . 86.9
14 "	. . . 42.3	32 "	. . . 89.5
15 "	. . . 44.9	33 "	. . . 92.1
16 "	. . . 47.5	34 "	. . . 94.8
17 "	. . . 50.2	35 "	. . . 97.4
18 "	. . . 52.8	36 "	. . . 100.0

19.....

FOR VALUE RECEIVED, and subject to the consent of the Hartford Accident and Indemnity Company,

the interest of the Assured in this Policy is hereby assigned to.....

of.....

(State street, number, and town)

a.....

(State whether individual, estate, co-partnership, or corporation, and if a corporation, name State in which incorporated ; if a co-partnership, give the name of each member thereof)

.....
(Signature of Assured)

The above assignment of this policy is hereby accepted.

.....
(Signature of Assignee)

19.....

The Hartford Accident and Indemnity Company hereby consents that the interest of the Assured in this Policy be assigned to.....

.....
(Signature of Officer or Agent)

May 5th 1930

Hartford Accident & Indemnity Company

Hartford, Conn.

Gentlemen:

I desire to inform you that the local police at Westport, Connecticut, have caught the burglars and recovered certain things stolen from my cottage between the dates of February 12th and March 6th, covered by Burglary Insurance Policy R96885, against which I put in a claim for \$106.10, and on account of which you have, in the early part of April, paid this claim in full. The following articles I have positively identified and they are being held at the Westport Police Station.

- 1 Portable phonograph
- 1 " hand Singer sewing machine
- 3 Towels.

On the burglary which took place between March 6 and 15th, I have identified 2 candlesticks. I am willing to buy the above back from you when they are released.

At the Connecticut State Police Headquarters, Station No.8, Westport, Conn., there are 8 soup spoons taken in the first burglary. These I have already replaced.

Very truly yours,